

Jordan, Sheron

From: _Regulatory Comments
Sent: Thursday, July 27, 2006 3:40 PM
To: Jordan, Sheron
Subject: FW: Comment on Proposed Rule Part 740 America's CU - Judi Carter

From: Judi Carter [mailto:jcarter@yourcreditunion.org]
Sent: Wednesday, July 26, 2006 2:08 PM
To: _Regulatory Comments
Subject: Comment on Proposed Rule Part 740 America's CU - Judi Carter

Comment: Our marketing brochures and disclosures are ordered thousands at a time as a cost savings tool. Only allowing 60 days from the time the new NCUA sign is published to reorder all current disclosures and marketing pieces with the new sign will cause an undue burden to our credit union in staff hours and expense by causing us to replace virtually every marketing brochure and disclosure in a 60 day window of time that normally would be budgeted and replaced over a one year or greater time period. Tossing out all existing stock of these materials would be an extreme waste not only financially but also environmentally. This seems like a lot of expense and effort because of the addition of two little words "at least" to the NCUA sign. It would be much more feasible to allow a minimum of one year to comply with the new NCUA sign on all printed materials except for new media print advertising. Physical signage for our doors, teller stations, and websites would be much easier to comply within the 60 day time period but 90 days would be more appropriate for ordering and installing.

Judi Carter
AVP of Compliance
America's Credit Union
www.yourcreditunion.org
253-964.6175 phone or fax

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